

Fill in this information to identify the case:

Debtor 1 Raini Clapper Walker

Debtor 2 _____
(Spouse, if filing)

United States Bankruptcy Court for the: Middle District of Tennessee

Case number 14-05239

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: U.S. Bank Trust National Association, et alCourt claim no. (if known): 13Last 4 digits of any number you use to
identify the debtor's account:0 1 9 2**Date of payment change:**Must be at least 21 days after date
of this notice 10/01/2016**New total payment:**Principal, interest, and escrow, if any \$ 1,231.50**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 299.17New escrow payment: \$ 244.75**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change**3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Raini Clapper Walker
First Name Middle Name Last Name

Case number (if known) 14-05239

Part 4: Sign Here

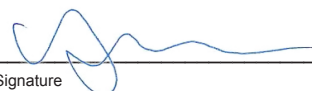
The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

x 
Signature

Date 08/18/2106

Print: Megan M. Lynch
First Name Middle Name Last Name

Title Bankruptcy Asset Manager

Company SN Servicing Corporation

Address 323 Fifth Street
Number Street

Eureka CA 95501
City State ZIP Code

Contact phone (800) 603-0836

Email bknotices@sncs.com

SN Servicing Corporation
323 FIFTH STREET
EUREKA, CA 95501
For Inquiries: (800) 603-0836

Analysis Date: August 10, 2016

RAINI WALKER
114 GREENBRIER ST
DICKSON TN 37055

Property Address:
114 GREENBRIAR DRIVE
DICKSON, TN 37055

Annual Escrow Account Disclosure Statement
Account History

This is a statement of actual activity in your escrow account from May 2015 to Sept 2016. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Oct 01, 2016:
Principal & Interest Pmt:	986.75	986.75
Escrow Payment:	299.17	244.75
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,285.92	\$1,231.50

Escrow Balance Calculation	
Due Date:	Mar 01, 2016
Escrow Balance:	(4,031.54)
Anticipated Pmts to Escrow:	2,094.19
Anticipated Pmts from Escrow (-):	0.00
Anticipated Escrow Balance:	(\$1,937.35)

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	0.00	0.00
May 2015		1,063.30			* Escrow Only Payment	0.00	1,063.30
May 2015				345.00	* City/Town Tax	0.00	718.30
May 2015				9,083.89	*	0.00	(8,365.59)
Jul 2015				3,137.00	* Homeowners Policy	0.00	(11,502.59)
Nov 2015		7,715.52			* Escrow Only Payment	0.00	(3,787.07)
Dec 2015		299.17			*	0.00	(3,487.90)
Dec 2015				335.00	* City/Town Tax	0.00	(3,822.90)
Jan 2016		299.17			*	0.00	(3,523.73)
Jan 2016				992.00	* County Tax	0.00	(4,515.73)
Feb 2016		299.17			*	0.00	(4,216.56)
Mar 2016		299.17			*	0.00	(3,917.39)
Apr 2016		299.17			*	0.00	(3,618.22)
May 2016		299.17			*	0.00	(3,319.05)
May 2016				1,610.00	* Homeowners Policy	0.00	(4,929.05)
Jun 2016		299.17			*	0.00	(4,629.88)
Jul 2016		299.17			*	0.00	(4,330.71)
Aug 2016		299.17			*	0.00	(4,031.54)
					Anticipated Transactions	0.00	(4,031.54)
Aug 2016		1,795.02					(2,236.52)
Sep 2016		299.17					(1,937.35)
	<u>\$0.00</u>	<u>\$13,565.54</u>	<u>\$0.00</u>	<u>\$15,502.89</u>			

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling \$0.00. Under Federal law, your lowest monthly balance should not have exceeded \$0.00 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

Analysis Date: August 10, 2016

RAINI WALKER

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	(1,937.35)	1,223.75
Oct 2016	244.75			(1,692.60)	1,468.50
Nov 2016	244.75			(1,447.85)	1,713.25
Dec 2016	244.75			(1,203.10)	1,958.00
Jan 2017	244.75			(958.35)	2,202.75
Feb 2017	244.75	992.00	County Tax	(1,705.60)	1,455.50
Mar 2017	244.75	335.00	City/Town Tax	(1,795.85)	1,365.25
Apr 2017	244.75			(1,551.10)	1,610.00
May 2017	244.75			(1,306.35)	1,854.75
Jun 2017	244.75	1,610.00	Homeowners Policy	(2,671.60)	489.50
Jul 2017	244.75			(2,426.85)	734.25
Aug 2017	244.75			(2,182.10)	979.00
Sep 2017	244.75			(1,937.35)	1,223.75
	<u>\$2,937.00</u>	<u>\$2,937.00</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of \$489.50. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed \$489.50 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is (\$1,937.35). Your starting balance (escrow balance required) according to this analysis should be \$1,223.75. This means you have a shortage of \$3,161.10. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to do nothing.

We anticipate the total of your coming year bills to be \$2,937.00. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

New Escrow Payment Calculation	
Unadjusted Escrow Payment	244.75
Surplus Amount:	0.00
Shortage Amount:	0.00
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$244.75</u>

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836

CERTIFICATE OF SERVICE

STATE OF CALIFORNIA, COUNTY OF HUMBOLDT

I, Megan M. Lynch, certify that I am a resident of the County aforesaid; I am over the age of 18 years and not a party to the within action; my business address is 323 Fifth Street, Eureka, California 95501.

On August 18th 2016, I served the within a NOTICE OF MORTGAGE PAYMENT CHANGE on all interested parties in this proceeding by placing a true and correct copy thereof enclosed in a sealed envelope with postage prepaid in the United States mail at Eureka, California, addressed as follows:

Raini Walker
114 Greenbrier St.
Dickson, TN 37055

Henry Edward Hildebrand III, Trustee
P.O. Box 340019
Nashville, TN 37203-0019

J. Robert Harlan, Attorney
PO Box 949
Columbia, TN 38402-0949

I certify under penalty of perjury that the foregoing is true and correct.

Executed on August 18th 2016, at Eureka, California.

/s/ Megan M. Lynch
Megan M. Lynch